

*Dear Neighbor,*

*It is no secret that this City is a wonderful place to live--that is why we are working hard to ensure the neighborhoods of Somerville continue to offer attractive living options to both renters and homeowners. In this brochure you will find valuable information about the many ways in which the City assists Somerville residents with affordable housing.*

*If you are a prospective first time home buyer, a property owner planning to renovate or repair your residential property, or a tenant in need of assistance, our staff of dedicated housing professionals can assist you in making informed decisions, obtain affordable financing, and ensure quality workmanship.*

*For more information, please call the Housing Division at 617-625-6600 ext.2577 (617-666-0001 for TTY calls) or visit us at 50 Evergreen Avenue (on the corner of Thurston Street and Evergreen Avenue).*

*Sincerely,*



Joseph A. Curtatone  
Mayor



- ▶ Homebuyer Training
- ▶ Ownership Opportunities
- ▶ Downpayment Assistance



- ▶ Lead Hazard Abatement
- ▶ Roofing
- ▶ Painting
- ▶ Porches
- ▶ Siding Repairs & Improvements



- ▶ Kitchen & Bathroom Repairs
- ▶ Emergency Utility/Rent/Mortgage Assistance



- ▶ Heating System Replacement
- ▶ Fair Housing

## HOUSING PROGRAMS & SERVICES



*The City of Somerville*

*Joseph A. Curtatone  
Mayor*

## Programs and Services

Through its Office of Housing and Community Development (OHCD) the City of Somerville offers a variety of programs & services that benefit both homeowners and tenants.

### Housing Rehabilitation



The City offers 0% interest, deferred payment loans to Somerville property owners. These loans can cover a wide range of repairs & improvements, including interior and exterior repairs like plumbing, electrical, floors, cabinets, roofs, porches, windows, siding, or painting and the preservation of exterior historic detail.

### Heating System Replacement

The City offers forgivable loans to homeowners to replace heating systems. Maximum loans of \$4,500 per system are available to replace inefficient heating systems.

### Emergency Assistance Utility/Rent/Mortgage

The City of Somerville has limited funds available to help income eligible residents who are in arrears with their rent or mortgage or in immediate danger of having their utilities disconnected. Funding is provided by the Federal Emergency Management Agency through the United Way of Massachusetts and by the Somerville Affordable Housing Trust Fund.

### Lead Hazard Abatement

The Somerville Lead Hazard Abatement Program is a special loan program that is available to assist property owners with the costs of lead hazard abatement to protect our children from this silent danger. Funding options vary depending on eligibility and may take the form of either forgivable or deferred payment loans. In addition to providing affordable funding options this program also provides grants to cover the costs of eligible relocation expenses. Program staff are available to assist homeowners and tenants throughout the relocation process and help with locating adequate accommodations. Program participants also receive technical assistance and project monitoring to ensure quality workmanship. Each property receives a Letter of Full Deleading Compliance upon completion of the program which entitles owners to a \$1,500 state tax credit for each deleaded unit.

### Fair Housing

The City's Fair Housing Commission staff offer information on fair housing laws and rights and can help people experiencing housing discrimination seek redress.

### Funding

The City's housing programs are funded primarily through the *United States Department of Housing and Urban Development (HUD)* with additional funding from State, Federal and private sources.

## Homeownership

### Homebuyer Training

Home Buyer Training Classes are offered throughout the year. Classes are designed to help potential first-time home buyers understand the steps in the home buying process. Guest speakers from public and private industry representing the banking, real estate, legal, and accounting fields, as well as various City agencies, provide valuable information on resources currently available. Graduates receive a certificate of participation which they can use to access special mortgage products and other unique opportunities.

### Special Housing Opportunities

Through a variety of housing development programs, the City, in collaboration with private and non-profit housing developers, occasionally markets affordable opportunities for rental and ownership of homes in Somerville for income-eligible households.

### Downpayment Assistance

Graduates of the Homebuyer Training Class who meet income and other guidelines may be eligible to participate in the City's Down Payment Assistance Programs. Funding is limited for this program.

